

**IN THE CLAIMS:**

Claim 1 (Currently Amended): A film having a high transmittance and matt property, comprising, on a transparent support, a hard coat layer having incorporated therein particles of a particle size of 1.0 to 10  $\mu\text{m}$  that is larger than the thickness of the hard coat layer thereby providing a concavo-convex structure, and a low-refractive-index layer having a refractive index of 1.45 or less and covering said hard coat layer, wherein the film has a haze value of 1.0 % or more, and a total transmittance of light of 93.5 % or more.

2. (Previously Presented) The film having a high transmittance and matt property according to claim 1, wherein said low-refractive-index layer is formed by incorporating therein a fluorine-containing macromolecular compound being cross-linked by heat or ionization radiation, and has a coefficient of kinetic friction of 0.2 or less.

3. (Previously Presented) The film having a high transmittance and matt property according to claim 1, wherein said hard coat layer contains a cross-linked binder polymer, and monodispersed transparent fine particles having an average particle size larger than the average thickness of the hard coat layer and having a particle size distribution of 0.2 or less in terms of coefficient of variation.

4. (Previously Presented) The film having a high transmittance and matt property according to claim 1, wherein said hard coat layer contains a cross-linked binder polymer, and monodispersed transparent fine particles composed of a resin having a Moh's scale of hardness of less than 7, which have an average particle size larger than the average thickness of the hard coat layer and which have a particle size distribution of 0.2 or less in terms of coefficient of variation, and wherein said low-refractive-index layer is composed of a fluorine-containing compound being cross-linked with a refractive index of 1.45 or less and a coefficient of kinetic friction of 0.15 or less.

5. (Previously Presented) The film having a high transmittance and matt property according to claim 3, wherein the low-refractive-index layer is formed by incorporating therein a fluorine-containing macromolecular compound being cross-linked by heat or ionization radiation, and has a coefficient of kinetic friction of 0.2 or less.

6. (Previously Presented) The film having a high transmittance and matt property according to claim 5, wherein said hard coat layer contains a cross-linked binder polymer, and monodispersed transparent fine particles composed of a resin having a Moh's scale of hardness of less than 7, which have an average particle size larger than the average thickness of the hard coat layer and which have a particle size distribution of 0.2 or less in terms of coefficient of variation, and wherein said low-refractive-index layer is composed of a fluorine-containing compound being cross-linked with a refractive index of 1.45 or less and a coefficient of kinetic friction of 0.15 or less.

7. (Previously Presented) The film having a high transmittance and matt property according to claim 1, wherein said film having a high transmittance and matt property is an optical film comprising, on a transparent support, a hard coat layer and a low-refractive-index layer having a lower refractive index than that of said transparent support, laminated in this order, and wherein said hard coat layer contains a cross-linked binder polymer, and monodispersed transparent fine particles having an average particle size larger than the average thickness of the hard coat layer and having a particle size distribution of 0.1 or less in terms of coefficient of variation.

8. (Previously Presented) A polarizing plate having a high transmittance and matt property, comprising a polarizing layer and two protective films thereon, wherein at least one of the protective films is the film having a high transmittance and matt property according to any one of claims 1 to 7, and wherein a matted layer is disposed at the opposite side to the polarizing layer.

9. (Previously Presented) A liquid crystal display device, using the film having a high transmittance and matt property according to any one of claims 1 to 7.

10. (Previously Presented) A liquid crystal display device, comprising two polarizing plates provided on both sides of a liquid crystal cell, wherein the polarizing plate provided at the back light side is the polarizing plate having a high transmittance and matt property according to claim 8, the matted layer being disposed toward the back light side.

Claim 11 (New): The film having a high transmittance and matt property according to claim 1, wherein the low-refractive-index layer coated on the hard coat layer maintains the concave-convex surface formed by incorporating said particles in the hard coat layer.

Claim 12 (New): The film having a high transmittance and matt property according to claim 1, wherein an average particle diameter of the particles is larger than the thickness of the hard coat layer by 0.5 to 5.0 $\mu$ m.

Claim 13 (New): The film having a high transmittance and matt property according to claim 1, wherein a density of the particles is in a range of 100 to 5000 particles/m<sup>2</sup>.